

MASSACHUSETTS CASUALTY INSURANCE COMPANY
711 Atlantic Avenue, P.O. Box 9099, Boston, MA 02205-9099
Telephone: (617) 728-8000

AMENDMENT TO POLICY

This Amendment changes at time of issue the Policy to which it is attached by adding the following provision:

Mental Disorder and/or Substance Use Disorder Limitation: If a Total Disability or other covered loss is due to a Mental Disorder and/or Substance Use Disorder, the number of months for which any benefits for Total Disability shall be payable under the Policy during the lifetime of the Insured shall not exceed in the aggregate a total of 24 months.

"Mental Disorder and/or Substance Use Disorder" means a manifestation of any disorder classified in the then current issue of the Diagnostic and Statistical Manual of Mental Disorders (DSM) published by the American Psychiatric Association (APA). Such disorders include, but are not limited to, personality, psychotic, emotional, or behavioral disorders, or disorders relatable to substance abuse or dependency. If such manual is discontinued, we will use the replacement chosen by APA.

SIGNED at the Home Office of the Company.

James R. Lyons

Secretary

D & DH

President

NOTE: We will not apply the above limitation during periods of confinement in a medical facility licensed to provide treatment for a Mental Disorder and/or Substance Use Disorder.